

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTOPHER C CHLADEK
KRISTIN M CHLADEK
Debtor(s)

Case No. 16-01015

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2016.
- 2) The plan was confirmed on 03/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$10,557.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$10,557.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$470.45
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,970.45

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATG CREDIT	Unsecured	44.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,000.00	10,125.00	6,625.00	940.94	431.89
CAPITAL ONE AUTO FINANCE	Secured	3,500.00	7,725.00	5,725.00	1,004.85	368.05
CAPITAL ONE AUTO FINANCE	Unsecured	9,082.00	1,396.86	4,896.86	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	5,074.00	838.49	2,838.49	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	561.00	569.91	569.91	0.00	0.00
CHASE	Unsecured	1,167.00	NA	NA	0.00	0.00
Choice Recovery	Unsecured	229.00	NA	NA	0.00	0.00
Choice Recovery	Unsecured	108.00	NA	NA	0.00	0.00
Choice Recovery	Unsecured	132.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	425.83	425.83	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	570.00	NA	NA	0.00	0.00
GREAT LAKES CU	Unsecured	1,587.00	1,464.17	1,464.17	0.00	0.00
LVNV FUNDING	Unsecured	585.00	596.83	596.83	0.00	0.00
MIDLAND FUNDING	Unsecured	458.00	1,046.46	1,046.46	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,199.00	1,073.55	1,073.55	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	17,025.00	11,005.64	11,005.64	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	6,036.57	6,036.57	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	168.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	256.00	256.03	256.03	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	562.00	561.83	561.83	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	698.00	816.60	816.60	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	297.00	389.12	389.12	0.00	0.00
RSS Inc	Unsecured	108.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	162,757.00	159,273.60	167,434.91	0.00	0.00
US BANK HOME MORTGAGE	Secured	9,717.00	8,161.31	3,840.82	3,840.82	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$167,434.91	\$0.00	\$0.00
Mortgage Arrearage	\$3,840.82	\$3,840.82	\$0.00
Debt Secured by Vehicle	\$12,350.00	\$1,945.79	\$799.94
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$183,625.73	\$5,786.61	\$799.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,977.89	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,970.45</u>	
Disbursements to Creditors	<u>\$6,586.55</u>	
TOTAL DISBURSEMENTS :		<u>\$10,557.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.